

B6A (Official Form 6A) (12/07)

In re Carla Bailey CunninghamCase No. 14-61954

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | Fee Simple, Sole | - | 133,400.00 | 137,731.80 |

Sub-Total > **133,400.00** (Total of this page)

Total > **133,400.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6C (Official Form 6C) (4/13)

In re **Carla Bailey Cunningham**Case No. **14-61954**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--------------------------------------|----------------------------|---|
| Real Property | | | |
| Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-4 | 0.00 | 133,400.00 |
| Cash on Hand | | | |
| Cash on Hand Debtor's Person | Va. Code Ann. § 34-4 | 2.00 | 2.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Checking Account The Fauquier Bank Location: 10 Courthouse Sq., Warrenton, VA 20186 | Va. Code Ann. § 34-4 | 1,000.00 | 1,000.00 |
| Chase Personal Savings account Location: Amissville, VA | Va. Code Ann. § 34-4 | 75.00 | 75.00 |
| Household Goods and Furnishings | | | |
| Two Bedroom Suites, Living Room Suite, TV, Table with Chairs, Linens, Computer, Desk, Printer, Appliances, Cookware, Dishware and Household Tools Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-26(4a) | 500.00 | 500.00 |
| Wearing Apparel | | | |
| Women's Clothing Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-26(4) | 300.00 | 300.00 |
| Furs and Jewelry | | | |
| Costume Jewelry Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-4 | 100.00 | 100.00 |
| Interests in Insurance Policies | | | |
| Aflac Term Life Insurance | Va. Code Ann. § 34-4 | 0.00 | 0.00 |
| Gerber Life Term Life Insurance | Va. Code Ann. § 34-4 | 0.00 | 0.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles | | | |
| 2008 Chevrolet Malibu Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-26(8) | 0.00 | 5,000.00 |

B6C (Official Form 6C) (4/13) -- Cont.

In re **Carla Bailey Cunningham**

Case No. **14-61954**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| Animals 2 Dogs Location: 3075 Holly Springs Road, Amissville VA 20106 | Va. Code Ann. § 34-26(5) | 100.00 | 100.00 |

B6D (Official Form 6D) (12/07)

In re **Carla Bailey Cunningham**Case No. **14-61954**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H U S B A N D W I F E J O I N T O R | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|--|--|--|--|--------------------------------------|--|---------------------------------|
| | | | | | | | | |
| Account No. xxxxxxxx17-00 | | | 2012 Judgment Lien Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | | | | | |
| Ann M. Callaway, PC 15 Garrett St. Warrenton, VA 20187 | | - | Value \$ 133,400.00 | | | | 5,739.84 | 4,331.80 |
| Account No. 8364 | | | 2012-2014 Statutory Lien Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | | | | | |
| Culpeper County Treasurer P.O. Box 1447 Culpeper, VA 22701 | | - | Value \$ 133,400.00 | | | | 3,991.96 | 0.00 |
| Account No. xxxxxxxxxxxx0001 | | | 04/01/10 Auto Lien 2008 Chevrolet Malibu Location: 3075 Holly Springs Road, Amissville VA 20106 | | | | | |
| M&T Credit Services 1100 Worley Drive 2nd Floor Williamsville, NY 14221 | | - | Value \$ 5,000.00 | | | | 5,668.00 | 668.00 |
| Account No. | | | 11/01/12 First Mortgage Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | | | | | |
| The Fauquier Bank 10 Courthouse Square Warrenton, VA 20186 | | - | Value \$ 133,400.00 | | | | 108,000.00 | 0.00 |
| Subtotal (Total of this page) | | | | | | | 123,399.80 | 4,999.80 |

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Carla Bailey CunninghamCase No. 14-61954

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | C O D E B T O R | H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|--|---------------------------------|
| Account No. | | | 11/01/12 | | | | | |
| The Fauquier Bank 10 Courthouse Square Warrenton, VA 20186 | | | Second Mortgage Single Family Detached Residence 2 BR, 1.5 BA on 2.730 Acres 2013 Tax Assessment: \$133,400.00 Tax ID #: 6D- -1- -3 Location: 3075 Holly Springs Road, Amissville VA 20106 | | | | | |
| | | | Value \$ 133,400.00 | | | | 20,000.00 | 0.00 |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Subtotal | | | | | | | 20,000.00 | 0.00 |
| (Total of this page) | | | | | | | | |
| Total | | | | | | | 143,399.80 | 4,999.80 |
| (Report on Summary of Schedules) | | | | | | | | |

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Fill in this information to identify your case:

Debtor 1 Carla Bailey CunninghamDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIACase number 14-61954
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
- ☐ Not employed

Occupation

Scheduling Coordinator

Employer's name

Cleansing Water, Inc.

Employer's address

30 Main St.
Suite 234
Warrenton, VA 20186

How long employed there?

11 years

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$ 2,361.35 \$ N/A3. +\$ 0.00 +\$ N/A4. \$ 2,361.35 \$ N/A

Debtor 1 **Carla Bailey Cunningham**Case number (if known) **14-61954**

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|------------------------|--------------------------------------|
| Copy line 4 here | 4. \$ 2,361.35 | \$ N/A |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 558.54 | \$ N/A |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ N/A |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ N/A |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ N/A |
| 5e. Insurance | 5e. \$ 66.64 | \$ N/A |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ N/A |
| 5g. Union dues | 5g. \$ 0.00 | \$ N/A |
| 5h. Other deductions. Specify: | 5h.+ \$ 0.00 | + \$ N/A |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 625.18 | \$ N/A |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 1,736.17 | \$ N/A |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 0.00 | \$ N/A |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ N/A |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 1,150.00 | \$ N/A |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ N/A |
| 8e. Social Security | 8e. \$ 0.00 | \$ N/A |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. \$ 0.00 | \$ N/A |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ N/A |
| 8h. Other monthly income. Specify: Mileage Reimbursement | 8h.+ \$ 26.52 | + \$ N/A |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 1,176.52 | \$ N/A |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 2,912.69 | + \$ N/A = \$ 2,912.69 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: | | |
| | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies | 12. \$ 2,912.69 | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. Explain: | | |

Fill in this information to identify your case:

Debtor 1 Carla Bailey Cunningham

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number 14-61954
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents' names.

Daughter

20

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 600.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 104.164b. \$ 54.754c. \$ 80.004d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 100.00

Debtor 1 **Carla Bailey Cunningham**Case number (if known) **14-61954**

| | |
|--|--------------------------|
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. \$ <u>290.00</u> |
| 6b. Water, sewer, garbage collection | 6b. \$ <u>0.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>300.00</u> |
| 6d. Other. Specify: _____ | 6d. \$ <u>0.00</u> |
| 7. Food and housekeeping supplies | 7. \$ <u>375.00</u> |
| 8. Childcare and children's education costs | 8. \$ <u>0.00</u> |
| 9. Clothing, laundry, and dry cleaning | 9. \$ <u>50.00</u> |
| 10. Personal care products and services | 10. \$ <u>50.00</u> |
| 11. Medical and dental expenses | 11. \$ <u>80.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ <u>240.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ <u>0.00</u> |
| 14. Charitable contributions and religious donations | 14. \$ <u>25.00</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. \$ <u>50.00</u> |
| 15b. Health insurance | 15b. \$ <u>0.00</u> |
| 15c. Vehicle insurance | 15c. \$ <u>154.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. \$ <u>0.00</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property Taxes, License & Tags | 16. \$ <u>38.00</u> |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. \$ <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. Other. Specify: _____ | 17c. \$ <u>0.00</u> |
| 17d. Other. Specify: _____ | 17d. \$ <u>0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). | 18. \$ <u>0.00</u> |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. \$ <u>0.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ <u>0.00</u> |
| 20b. Real estate taxes | 20b. \$ <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ <u>0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. \$ <u>0.00</u> |
| 21. Other: Specify: _____ | 21. +\$ <u>0.00</u> |
| 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. | 22. \$ <u>2,590.91</u> |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. | 23a. \$ <u>2,912.69</u> |
| 23b. Copy your monthly expenses from line 22 above. | 23b. -\$ <u>2,590.91</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ <u>321.78</u> |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | |
| <input checked="" type="checkbox"/> No. | |
| <input type="checkbox"/> Yes. Explain: _____ | |